IN THE CLAIMS:

Please amend the current claims as follows:

Claim ~~15~~ 18 (Currently Amended)

A method for identifying an item comprising the steps of;

creating an image of said item;

creating descriptive text of said item;

associating said descriptive text with said image; and

selectively using said image and said associated and descriptive text to identify

said item.

Claim ~~16~~ 19 (Currently Amended)

The method of Claim ~~15~~ 18 wherein said item comprises an individual.

Claim ~~17~~ 20 (Currently Amended)

A method of identifying an item comprising the steps of:

creating an image of said item;

creating a descriptive record of said item;

storing said created image and said descriptive record;

presenting a tangible object;

displaying said previously stored image and said previously stored

descriptive record in response to said presentment of said tangible object; and

using said previously stored image and previously stored descriptive record to identify

said item.

Claim ~~18~~ 21 (Currently Amended)

The method of Claim ~~17~~ 20 wherein said item comprises an individual.

Claim ~~19~~ 22 (Currently Amended)

The method of Claim ~~18~~ 21 wherein said tangible object comprises a card having certain predetermined data.

Claim ~~20~~ 23 (Currently Amended)

The method of Claim ~~19~~ 22 wherein said step of using said previously stored image and said previously stored descriptive record to identify said item comprises the step of comparing said previously stored image with said individual and of comparing said previously stored descriptive record with said individual.

Claim ~~21~~ 24 (Currently Amended)

The method of Claim ~~20~~ 23 further comprising the step of allowing said individual to perform some predetermined action only if said individual has been identified.

Claim ~~22~~ 25 (Currently Amended)

The method of Claim ~~21~~ 24 wherein said predetermined action comprises using an automated teller machine.

Claim ~~23~~ 26 (Currently Amended)

The method of Claim ~~21~~ 24 wherein said predetermined action comprises performing a retail transaction.

Claim ~~24~~ 27 (Currently Amended)

The method of Claim ~~21~~ 24 wherein said predetermined action comprises performing a financial transaction.

Claim ~~25~~ 28 (Currently Amended)

The method of Claim ~~17~~ 20 wherein said created image is stored within a first database and wherein said descriptive record is stored within a second database.

Claim ~~26~~ 29 (Currently Amended)

The method of Claim ~~17~~ 20 wherein said descriptive record is stored within a database and wherein said created image is stored as a separate file.

Claim ~~27~~ 30 (Currently Amended)

A method for identifying an item, said method comprising the steps of:

creating an image of said item;

compressing said created image;

storing said compressed image and created image;

creating text

storing said created text;

associating said created text with said stored and compressed image;

selectively downloading said stored and compressed image;

decompressing said downloaded image;

displaying said downloaded and decompressed image and said associated text; and

using said displayed decompressed image and said associated text to identify said item.

Claim ~~28~~ 31 (Currently Amended)

The method of Claim ~~27~~ 30 wherein said decompressed image and said associated text are concurrently displayed.

Claim ~~29~~ 32 (Currently Amended)

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The method of Claim 27 30 wherein said item comprises an individual.

Claim 30 33 (Currently Amended)

The method of Claim 27 30 wherein said step of associating said text with said image comprises the step of placing a certain image identification tag within said text.

Claim 31 34 (Currently Amended)

The method of Claim 27 30 wherein said item composes a product.

Claim 32 35 (Currently Amended)

A method of selectively identifying a plurality of items, said method comprising the steps of:

creating separate images of each of said items;

separately compressing each of said images;

storing each of said compressed images;

creating text for each of said compressed images;

storing said created text;

downloading said compressed images and said respectively associated text in any desired order and at any desired time to a central station.

Claim 33 36 (Currently Amended)

The method of Claim 32 35 wherein said plurality of items comprises a plurality of individuals.

Claim 34 37 (Currently Amended)

A method for determining whether to allow a secure financial transaction to occur, said method comprising the steps of:

creating an image comprising at least one unique characteristic of an entity;

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creating textual information;

associating said created textual information with said created image;

uploading, to at least one database, said created image and said created textual information;

retrieving said created image and said created textual information by use of ~~said~~ received information from said entity;

displaying at least a portion of said retrieved image and textual information, thereby creating a display;

performing a visual comparison of said display with said entity; and

determining whether to allow said financial transaction to occur by use of said visual comparison and said textual information.

Claim ~~35~~ 38 (Currently Amended)

The method of Claim ~~34~~ 37 wherein said step of performing said visual comparison comprises the steps of:

ascertaining at least one physical characteristic of said entity; and

comparing said ascertained at least one physical characteristic with said image.

Claim ~~36~~ 39 (Currently Amended)

The method of Claim ~~34~~ 37 wherein said entity comprises a human being.

Claim ~~37~~ 40 (Currently Amended)

A method for determining whether to allow a secure financial transaction to occur, said method comprising the steps of:

creating an image comprising at least one unique characteristic of an object;

creating textual information;

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associating said created textual information with said created image;

uploading to at least one database, said created image and said created textual information;

retrieving said created image and said created textual information by use of ~~said~~ received information from said entity;

displaying at least a portion of said retrieved image and textual information, thereby creating a display;

performing a visual comparison of said display with said entity; and

determining whether to allow said financial transaction to occur by sue of said visual comparison and said textual information.

Claim ~~38~~ 41 (Currently Amended)

The method of Claim ~~37~~ 40 further comprising the steps of:

providing a terminal; and

coupling said terminal to said database by use of a private connection.

Claim ~~39~~ 42 (Currently Amended)

The method of Claim ~~37~~ 40 further comprising the steps of:

providing a terminal; and

coupling said terminal to said database by use of a public connection.

Claim ~~40~~ 43 (Currently Amended)

The method of Claim ~~34~~ 37 further comprising the steps of:

providing a credential;

reviewing said credential; and

allowing said created image and said created textual information to be retrieved only upon review of said credential.

Claim 4̶1̶ 44 (Currently Amended)

The method of Claim 4̶0̶ 43 wherein said credential comprises a token.

Claim 4̶2̶ 45 (Currently Amended)

The method of Claim 4̶1̶ 44 further comprising the step of creating copies of an image.

Claim 4̶3̶ 46 (Currently Amended)

A method for effectuating a transaction, said method comprising the steps of:

creating a plurality of characteristics; of a plurality of items;

associating each of said plurality of characteristics with a unique one of· said plurality of items;

creating a plurality of images; of each of said plurality of items;

associating each of said plurality of images with a unique one of said plurality of items;

storing said created plurality of characteristics and said created plurality of images within at least one database;

providing an identification object;

recognizing said identification object;

in response to said recognition of said identification object, selecting a predetermined one of said plurality of images and the characteristic which has been previously associated with said predetermined one of said plurality of images; and

determining whether to allow said transaction to be effectuated by use of said provided image and said associated characteristic.

Claim 44 47 (Currently Amended)

The method of Claim 43 46 wherein said identification object comprises a token.

Claim 45 48 (Currently Amended)

The method of Claim 43 46 wherein said identification object comprises an identification card.

Claim 46 49 (Currently Amended)

A method for effectuating a transaction, said method comprising the steps of:

creating a plurality of characteristics, of a plurality of items;

associating each of said plurality of characteristics with a unique one of said plurality of items;

creating a plurality of images of each of said plurality of items;

associating each of said plurality of images with a unique one of said plurality of items;

storing said created plurality of characteristics and said created plurality of images within at least one database;

providing an identification object;

recognizing said identification object;

in response to said recognition of said identification object, selecting a predetermined one of said plurality of images and a predetermined one of said plurality of the characteristics which has been previously associated with said predetermined one of said plurality of images; and

determining whether to allow said transaction to be effectuated by use of said provided image and said associated characteristic.

Claim 47 50 (Currently Amended)

The method of Claim 43 46 further comprising the step of printing said provided image before said transaction has been effectuated.

Claim 48 51 (Currently Amended)

The method of Claim 43 46 wherein said plurality of images is stored in a first database and wherein said plurality of characteristics is stored in a second database.

Claim 49 52 (Currently Amended)

The method of Claim 48 51 wherein said plurality of images are compressed.

Claim 50 53 (Currently Amended)

The method of Claim 48 51 wherein said plurality of images are stored in a first format and displayed in a second format.

Claim 51 54 (Currently Amended)

The method of Claim 43 46 wherein said transaction comprises an auction.

Claim 52 55 (Currently Amended)

The method of Claim 43 46 wherein said transaction comprises a financial transaction.

Claim 53 56 (Currently Amended)

The method of Claim 43 46 wherein each of said plurality of images may be selectively associated with a plurality of items.